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THE Organized FARMER

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Seventy-one Juniors enjoyed their camp



The FU & CDA Teen Camp, held at Fairview Community College from July 7 to July 13, was a success. Seventy-one young people attended. They chose from among themselves a Student Council which served as a governing body for the student activities. The students operated a canteen based on co-operative principles.

The program included information and discussion on Community Organizations, Co-operatives, Citizenship and Leadership Skills. Tours were conducted through the Community College, the Peace River Livestock Auction Mart and the Co-op Seed Cleaning Plant.

Members of the staff were F. Lockhard, Mrs. E. Walker, Howard Hibbard, Bill Connor, Gordon Campbell, Mrs. Fletcher, Joe Close, M. Rolling, C. Freeman, Faye Iddins and Dennis Cooke.

NOTHING GOOD COMES FROM WORSHIPING FARM INSTITUTIONS

To Do Their Job Right They Have To Change With The Times

By Ed Nelson, FUA president

There are two ways of getting out of financial difficulties. The first is to get more money and the second is to get more for the money we spend.

So far in this series of articles we have been thinking about population shifts, production, prices and those things which affect our chance to get more money. We saw that increasing production is not going to get farmers out of their financial difficulties. Limited markets, threats of surplus and lack of bargaining power in the market place, prevent it. If one farmer gains by increasing production, he does so at the expense of some other farmer. There is little total gain.

In the last article I suggested that the only way I can see to increase farm returns is through some measure of farmer control in marketing so that the seller (farmer) has power more nearly equal to the power of the buyer.

Now let us have a look at the other way of getting out of financial difficulties — getting more for the money we spend.

The individual farmer is just as helpless in the buying market as he is in selling. He must pay what the seller demands. In the market place today there is very little bargaining. Gas is so much a gallon, bread so much per loaf, overalls so much a pair, fence posts so much each. The price is set. The farmer pays what is asked, just as he takes what is offered when he hauls his produce to town.

Here we have the same situation, when the farmer purchases his needs—a case of many small individual buyers on one side and a few much more powerful sellers on the other.

There is no quality in such a market. The problem the farmer faces then is to get himself in a position of equality of equal power in their market place.

We know that generally speaking, a few large dealers are more successful than many small dealers. The farmers' problem then is to pool their buying power instead of many individual farmers each bargaining for his own small needs.

Power and Volume Go Together

Power lies with the person or group who handles volume—either in buying or selling. The merchant who sells goods to 100 customers is in a much better bargaining position than any one of those 100 customers. If he sells to 1,000 customers or 10,000, his bargaining strength increases while the strength of each individual customer decreases in proportion. Western farmers long ago recognized this inequality. They saw only one way to overcome it—to build up their ability to bargain for the coal, the fence posts, the petroleum, the farm machinery and the livestock concentrates they need. That was by joining together into co-operatives which combined the needs of thousands of farmers and so had this bargaining power of thousands, dealing as one.

This is the same approach they need in getting the services they wanted in the market place. No one farmer could build his own elevator, his own creamery, or his own stockyards. But thousands working together could, and did. Their purpose was to get better value for the money spent in marketing. Their own co-operatives, they believed could serve them at cost, so that no money was taken from them as profit for someone else.

The Full Technique

The truth of this belief has been too well demonstrated, over the past 50 years, to need further comment.

The point I want to make today is—are we using this co-operative technique as fully as we could? Our big farmer owned grain handling co-ops take in about ⅔ of our grain. What about the other ⅓? In Alberta our livestock co-op handles roughly ¼ of our livestock. How about the other ¾? C.C.I.L., our farm machinery co-op sells perhaps 6% of the farm machinery on the prairies. Consumer co-ops in Canada handle around 3% of our groceries and drygoods.

A Good Job

Make no mistake about it — these co-ops **have** improved the farmer's position in the market place. They **have** set standards of cost and efficiency. The bitter unrelenting opposition of competitive business towards them is ample proof of this, as well as their own continued growth and success. And here again, the bigger they get, the more they can set the tone of the market place —the better they can serve their members. In this field I am convinced we can do far better than we have done. We can conserve our income and so help to improve and secure our otherwise shaky financial position.

How A Co-op Put A Town On Its Feet Again

Back in 1960 New Waterford, Nova Scotia was in trouble. The New Waterford General Hospital, serving the town and an outlying district of about 15,000, lacked adequate facilities to serve the people's medical needs. Even worse, the hospital did not meet the Province of Nova Scotia standards and so couldn't qualify for membership in the government Hospitalization Plan.

Provincial authorities told that the town of New Waterford and surrounding district would have to raise $300,000 toward the building of a $2,500,000 hospital. Half of this, $150,000, had to be raised before construction could start.

Warning Sign

A word of warning however is necessary. Fifty years ago, our pioneers saw that the old ways were not good enough. They set up a new way—co-operation. But co-operative institutions too, can grow old, and can become conservative and hide bound. They must be prepared to change and adjust to new circumstances. A co-op, in fact, needs to look ahead —to visualize necessary changes and to help them to take place.

Our co-ops have helped us in the past, in getting better value for our money. They did this by bringing about a new concept of services and of purpose. They are still doing this job, but their members must insist that this is not good enough. A Co-op is not something to worship. It is an instrument of service. It can, and should, be changed, or even discarded, if circumstances indicate that this is

(Continued on Page 7)

Ups and Downs

New Waterford is a miner's town. Its residents are conscientious citizens who buy as much as anyone else and pay their bills regularly. But sometimes the mines close, and then they can't pay bills or buy much.

Mine closures were expected in 1960, with an inevitable recession following, and bond houses advised the insurance companies and banks not to buy the debentures the town was offering to raise the necessary $150,000. Local banks and businessmen hesitated to buck the refusal of national concerns.

Poor Business

The committee in charge of financing then decided to offer the debentures for sale below par so that they would yield a 7% return. Originally they had been offered at 6%. Even then local businesses and large concerns in the area refused to buy.

Most companies figure it is poor business to invest in a town they consider to be on the downgrade —even if that investment could put the town on its feet again.

At this point the debenture sales campaign came to the attention of Co-operative Insurance Companies. The Companies offered to purchase $31,000 worth of debentures at the original rate.

An ad was placed in the local paper, announcing that Co-op Insurance had purchased over one-fifth of the debentures. In the chain reaction which followed, the local credit union, the Nova Scotia Credit Union League and local businessmen quickly bought the remaining debentures.

New Hope

Construction began, and hopes for the future of the town surged higher than they had in years. People began building and repairing homes. Businessmen expanded and remodelled their premises. This tangible evidence of expansion helped offset a serious decline in morale—which would have been inevitable when the largest of the three mines in the district closed down.

New Waterford has its hosptial now. It will be officially opened and dedicated August 5. There is a new spirit of pride and hope throughout the town. And all because one company, Co-op Insurance, had the faith to back words with dollars when the people it was created to serve needed it most.

Local ARDA Committees On M.D. Basis

The next step in establishing the operation of the ARDA program in Alberta will be the formation of local ARDA committees, stated Mr. Harry E. Strom, Minister of Agriculture.

Mr. Strom said that after careful study of alternative methods and consideration of the many factors involved, the government had come to the conclusion that local ARDA committees should be "local government centred," that is, they should be developed on a municipal or county basis and that municipal participation was most desirable.

Mr. Strom said that his department had approached the Association of rural municipal districts to discuss the proposal for setting up local ARDA committees as a means of integrating the ARDA programs with municipal agricultural programs being carried out through Agricultural Service Boards. The Minister said that final arrangements to set up these committees were being completed, and that the necessary co-ordination would be worked out between the ARDA program and municipal programs. Some counties and municipal districts have already taken action toward this end. In the meantime, the Minister suggested that farmers and others who are interested in establishing local ARDA committees should delay action until the relationship between the government and municipal districts and counties is established. If any organization or individual wishes to propose projects to be undertaken through ARDA, details may be given to district agriculturists or sent to the Department of Agriculture in Edmonton. Where local ARDA committees are established in municipalities or counties, such suggestions may be forwarded to these bodies.

What Happens To Your Grain After It Is Delivered

Human Mechanical Elements Can Play Tricks With It

It may not seem too difficult to avoid shortages and overages in the grain handling business, but a somewhat closer look shows that there is more to it than meets the eye. The human element is involved as well as a mechanical one, and these elements may occasionally fail to function perfectly. Another factor to be taken into consideration is that grain is a living organism which undergoes some changes during the period between delivery to the elevator and shipping out to the purchaser. And there are the problems of cleaning and handling which cause changes in weight and volume.

The Grain Itself May Fool You

With these few lines we are in the midst of the story of overages and shortages, which have a very close connection with dockage and shrinkage.

We have to keep in mind that it is not all grain that is delivered to a country elevator. There are weed seeds, dust, chaff, stones, dirt, etc. in the truckload. During the handling of the grain some of that dust, chaff and dirt may be blown away. New dust may be created from the grain itself. The elevator man takes all this into consideration. He may deduct from the total gross weight a certain percentage to protect himself from losses. He enters that under the heading "dockage."

Shrinking Waistline

As we said before, grain—and also weed seeds—is a living organism. During the time it is delivered at the country elevator till it leaves one of the terminal elevators, the waistline may shrink a little bit. Not too much, but some. Consequently, a shrinkage allowance is provided.

This then could be the end of the story. We have shown, it seems, that provision has been made for anything that can happen to the grain. In the whole business, however, are, as we have said before, also human and mechanical elements. With this we come to these words, which sound so familiar to many farmers: gross weight shortages and overages. We don't suppose farmers are very much interested in those shortages. They are the responsibility of the elevator agent. But what about overages?

Overages

Some reasons for the appearance of shortages and overages are:

1. Faulty scales and/or inaccurate weighing could be a significant contributing factor.
2. Improper records of cleaning transactions; screenings shown as returned to owner, which actually remained in the elevator.
3. Shrinkage assessed on high moisture grain shipped shortly after being received into elevator; in this case it is possible for the country elevator to gain most of shrinkage on damp grain.

Careful: A Curve

Here we seem to have reached really the end of the road. In reality it is only a curve. Grain is bought at country elevators in truckload lots, on grade and dockage usually agreed upon between the owner and the elevator agent. It is sold on grades established on carload quantities by the Board of Grain Commissioners.

That curve surely has opened up quite a few new views. The owner of grain naturally tries to get the highest grade possible. The country elevator operator may not always like that pressure, but it is part of his job. He has to learn to live with it. However, grade losses sustained by the country elevator can, and often do, result in overages in net weight of grain. This may sound crazy, but some examples may set you looking for another word.

The Law Steps In . . .

1. An agent buys wheat as No. 6 with dockage that includes 3% of large weed seeds. Let us say that the government inspector later grades this grain as Feed Wheat. The grade of Feed Wheat is allowed to contain 3% of large weed seeds, **without dockage.** The result would be a grade loss from No. 6 to Feed, but an overage of 60 bushels of wheat on a 2,000 bushel car.

2. Take a car of 2,400 bushels of oats bought at the country elevator as No. 3 Feed, shipped to a terminal and officially graded as No. 3 Feed. This grade may contain up to 25% of wild oats. On a 2,400 bushel car this would mean 600 bushels of wild oats. There were no more than 200 bushels of wild oats in the oats when originally bought. Thus the country operator added (quite legally) 400 bushels of wild oats, obtained as dockage cleaned from wheat. These 400 bushels (of wild oats) have become 400 net bushels of grain.

. . . And Regulates

3. When in a load of flax other grains are less than 2½% of the load, they are classed as dockage. When there is 2½% or more of removable grains, flaxseed is then classed as "C.C." and the seller is then paid for the other grains. The country elevator operator may, through mixing together flax with other grain obtain credit for "C.C." on carlots when he has rightly obtained part of the other grains as dockage.

4. Agreement between seller and elevator agent on excess dockage to offset a grade or condition factor.

5. Recleaning of screenings left at elevator by the producer.

6. Errors in sampling at the country elevator. These elevators do not have the equipment for precise accurate sampling such as is available at the terminals.

7. Errors in determining the dockage at the country elevator. Agents under pressure may not take enough time to clean and pick samples properly. The agent tends to protect himself against being too easy on assessing dockage.

Board Steps In

All this seems to leave not much chance for a shortage, but quite a chance for an overage. If overages are obtained through underweighing or overdocking of grain, it is the responsibility of the Board of Grain Commissioners to detect and suppress it.

Country elevator weighovers are made by travelling superintendents. Greater discrepancies are to be expected when stocks are large. Unless an elevator is entirely shipped out, it is impossible to determine exactly that elevator's net overage or shortage. Not only weights, but grades and dockage are placed on the stocks weighed over, with the superintendent generally making the cut-off. The elevator agent is not notified in advance when the inspection will be made. Even then considerable differences may be revealed when the grain is finally shipped forward and officially weighed and graded by the Board's officers.

Don't Start Jumping

This is the story of the -ages, from dock- to short- on to over-. It should now be easy to reach a conclusion. Mine would be: be somewhat careful before jumping. If all elevators were completely empty, there wouldn't be shortages or overages to bother about, but a lot of other things would create worries. As long as there is grain in elevators shortages and overages will appear, and the fuller the bins are the more the chances of them showing up and giving reason for discussion. That discussing in itself is good. In the case of co-operatively owned elevators any overages which may occur will return to the members, as they will be included in their patronage refunds. —Ls.

Small Oats Market

During the last 10 crop years the average production of oats in Western Canada was 235 million bushels. In that same period farmers marketed an average of 61 million bushels, or only about one-quarter of their production.

FWUA District 11 Had Successful Conferences

Good Attendance, Good Speakers

By Mrs. R. Johnston, FWUA Director District 11

Four very successful FWUA conferences were held in District 11 at Earletown School, Big Stone, Esther and Castor. In spite of the many farm and community activities there were from 30 to 60 women present at each conference. Mrs. C. R. Braithwaite, FWUA President, and Mrs. Russell Johnston, FWUA Director for District 11 were guest speakers at all conferences. Mrs. George Fawcett, alternate FWUA director and the four FWUA sub-directors were guest speakers at one conference in addition to their own.

Mrs. Braithwaite, who was the FWUA delegate to the Associated Country Women of the World Conference in Australia last fall, reported on the conference and showed her slides of Hawaii, the Fiji Islands, New Zealand and Australia. A.C.W.W. is an association of organizations aiming to further friendship between the women of all nations, to work for economic, social and cultural development and to achieve the necessities of healthy, happy living for rural people, especially in those countries where this need has not been met. There were 2,000 women from 25 countries at that conference.

The women in District 11 enjoyed Mrs. Braithwaite's report and considered that she had represented them well.

Series of Revolutions

Mrs. Johnston cited the ability of several nations to participate in chemical, biological and nuclear warfare. It is essential that the United Nations should have the power to enforce law and order. We must also recognize our power as individuals to help formulate world opinion. We live in an age in which various revolutions are rapidly spreading over the whole world. Among the most important of these revolutions are:

1. The idea of equality;
2. The idea of progress;
3. The rising birth rate;
4. The driving scientific change.

The rich nations, whose people have an average annual income of $500 or more, must through long term assistance programs for education, agriculture and industry, help the poor nations of Asia, Africa and Latin America, where

(Continued on Page 6)

The Heavier The Crop . . .

. . . The Greater The Savings

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AIR-COOLED DIESEL POWERED COMBINE

Here is what the men who used this great new combine last year say about it:

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District 6 Convention Had The New Look

The attendance at the District 6 convention was slightly better than last year. Some new faces were seen, as some of the delegates were from locals that were formerly in Districts 7 and 8. Those attending showed a keen interest in the proceedings and interesting discussions took place on resolutions, reports and other matters.

Twenty-two FUA locals and one Junior local were represented. There were altogether 46 delegates, 9 officials and 10 visitors.

Mr. Nelson, FUA president, and Mrs. Braithwaite, FWUA president, spoke about the achievements of the organization and the problems which it is facing.

A panel discussion on farming in the future was very interesting. Mr. Nelson, Mrs. Braithwaite and Mr. F. Kisko, U.G.G. field staff, were members of the panel.

The convention dealt with 11 resolutions. Eight of them were adopted for presentation to the annual FUA convention.

Sub-district directors are: sub-district 1, Victor Melenka, Box 309, Andrew; sub-district 2, R. G. Radway, Bremner; sub-district 3, Robert Ash, Box 407, Viking; sub-district 4, Peter Zaplachinski, Box 71, Innisfree; District secretary is Tom Nemirsky, Box 82, St. Michael.

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Living Standards For Farm People Must Go Up

NFU Presents Brief To Federal Cabinet

"Canada should plan for maximum production and distribution of food and fibre not only for ourselves but for those in other countries who are less fortunate than we," the National Farmers' Union said in a brief presented to the federal government at Ottawa on Wednesday morning, July 3.

President A. P. Gleave headed the NFU delegation. Alberta was represented by Mr. Ed Nelson, FUA president.

Measures to raise living standards on Canadian farms advocated by the NFU include education, retraining, a program of medical care providing complete medical, hospital and drug costs for all, a food stamp program to give low-income and underprivileged persons higher nutritional standards, and a rural housing program.

The brief noted that realized net income of farm operators in 1962 amounted to $1,452,997.000, highest since 1952. The brief added that this averaged only $3,021 per farm.

The brief adopted census figures which showed that in 1961 the 45-54 year age bracket contained the greatest number of farm operators while in 1951 the greatest number was in the 35-44 year bracket. To provide better opportunities for entry into agriculture to younger farmers, the NFU urged that farm credit policies be reviewed.

Deficiency Payment

To provide fair and equitable returns to egg and hog producers, the NFU recommended "implementation of a comprehensive deficiency payment program to make up any difference between the actual market price and parity price by direct payment to producers on a specified portion of their production." These payments should be made on a regional and quarterly basis.

The NFU urged the establishment of a national, producer-controlled marketing board for milk and milk products. It also recommended milk distribution programs for school children, old age pensioners, and families and persons on social assistance. It recommended the increased use of milk products in foreign aid programs.

Credit Necessary

The NFU expressed hope that the government would continue the policy of making credit available for overseas sales to such countries as China, East Germany, Yugoslavia, Poland, where credit is needed to expand sales of agricultural products.

The brief said that the department of agriculture should be under the control and administration of one minister for all Canada. "Complex agricultural problems such as interprovincial marketing and export trade make co-ordinated policy absolutely essential." Regional needs could be adequately served by an associate minister of agriculture, the brief said.

Wheat Board

The NFU took exception to the re-transfer of the Canadian Wheat Board from the department of agriculture back to the department of trade and commerce. The NFU considered it more advantageous to have the Wheat Board responsible to the department of agriculture.

The NFU called for the implementation of election pledges to establish a floor price for wheat of $2 per bushel basis Ft. William and Port Arthur and a higher price for domestically consumed wheat.

It reiterated its opposition to the exemption of western feed mils from the quota and price regulations of the Canadian Wheat Board and asked that full powers be restored to the board. It asked for continuation of the policy of interest-free cash advances on farm stored grains and the inclusion of flaxseed, rapeseed and rye in the operations of the board.

Marketing Boards

The NFU requested enactment of marketing legislation under section 95 of the British North America Act which will enable marketing boards to function on a national level.

It asked that the Unemployment Insurance Act be extended to include farm labor.

The NFU brief asked that a national transportation policy be developed which will see to it that the needs of the Canadian people, the farmers and the farming communities be adequately served. It recommended the initiation of a study of all factors entering into national policy in order that a rational transportation policy can be evolved, and that the body undertaking this study continue as the advisory council recommended by the MacPherson royal commission.

The NFU said that it regards with concern the proposed acceptance by Canada of nuclear weapons. Canada might more usefully fill a role as peacemaker among the great powers of the world if it were not committed to the use of nuclear weapons, the NFU said.

Human Race Developed Only Through Learning

By Mrs. C. R. Braithwaite

Mrs. J. G. Norris, Australian representative to the 15th and 16th Sessions to the United Nations Commission on the Status of Women, led off the discussion on "Learning" at the A.C.W.W. Conference. She said that learning was probably the most significant word in history of the human race. It was only by learning to adapt to its environment that life had survived from its primitive forms through all stages of evolution up to man.

Learning and living are largely the same thing. Learning is now based to a great extent on the written word. Though we have reached a high standard of technical efficiency, one half of the world's population is illiterate.

Five hundred women were divided into four groups at the A.C.W.W. Conference, in Melbourne, Australia, to discuss Home Skills, Citizenship, Keys to Learning and Techniques of Learning.

Guiding Factor

The Home Skills group came to the conclusion that women's influence was the guiding factor in the home. She inspires love, trust and co-operation. To fulfill this obligation she needs education, both formal and informal. She could help to develop civic responsibility by applying home values in the affairs of the community. The skills of homemaking are so fundamental that without their practice and improvement the steady progress of civilization would cease.

Good Citizenship

The Citizenship group felt that good citizenship embodied unselfishness, sympathy, and the desire to sink the identity of the individual in that of the community. It was recognized that good citizenship stemmed from education and a spirit of service and responsibility. More women are needed in civic activity and public life. Women must also learn to work with men without losing the womanly approach to problems.

The group studying "Techniques in Learning" brought out a good deal of information. Miss Robertson, Women's Affairs Officer, in Fiji, said illiteracy is a great problem there. They use flannelgraphs, puppets and live shows as a method of teaching. A representative of the Maori Affairs Department, N. Z., described how the two cultures, European and Maori are now living together harmoniously after initial mistakes. Representatives from Papua and New Guinea said they urgently required help to get more women's clubs started.

India uses visual aids in 16 states and 20 languages. In Sarawak audio visual aids are used.

Keys to Learning

"Keys to Learning" was the last group to report and summed it up in the following points:

(a) Learn by doing
(b) Learn by seeing
(c) Learn by reading
(d) Training Centres and Leadership Schools
(e) Emphasis on work done for young people
(f) Finally women in the developed and developing countries should establish links, making a two-way opportunity of learning from each other on a woman to woman basis by the exchange of information, handicrafts and materials. If enough interest was generated, ways could be found to solve language difficulties.

GRAIN: YOUR BUSINESS

We will try to provide our members with answers regarding the grading, handling, etc. of grain. Any FUA member, who wants to get more information about what happens with grain after it is delivered to the elevator, can send his questions to FUA Central Office, 9934 - 106 Street, Edmonton. We gratefully acknowledge the cooperation of the Board of Grain Commissioners in providing us with the answers on the following questions:

QUESTION:

Does the board of Grain Commissioners control the assessment of dockage at country elevators?

ANSWER:

Generally speaking, the country elevator agent and the farmer agree on the percentage of dockage in grain delivered, through the agent cleaning the sample in the presence of the farmer. However, if the farmer is not satisfied with the grade or dockage offered to him at the country elevator, he has the privilege under Regulation No. 18 of the Board of Grain Commissioners of having his grain bought from him on government grade and dockage. The details in this connection are clearly set forth in Regulation No. 18 which is required to be posted in the driveway of every country elevator; it should be noted that in order to take advantage of the privilege of inspector's grade and dockage, the farmer must in fact, make a delivery of grain.

QUESTION:

Does the Board control the rate of overage and what becomes of any overages?

ANSWER:

The Board watches closely country elevator returns following an audit of stocks. These elevators are granted a shrinkage allowance under the Board's regulations against loss in handling. If, in the opinion of the Board, returns indicate the shrinkage allowance (invisible loss) is more than adequate, the Board may reduce the allowance. Where the operations of a particular agent indicate practices which have led to an accumulation of overage, the agent is required to appear before the Board for possible disciplinary action. Declared overages are acquired by the Canadian Wheat Board.

QUESTION:

Why is wheat graded No. 1 Manitoba Northern, No. 2 Manitoba Northern, etc., even though it may be produced in Saskatchewan or Alberta?

ANSWER:

Before the turn of the century when large-scale grain production was getting underway in Western Canada, the first shipments were made from Manitoba, thus the original grades were designated as Manitoba No. 1, etc. Subsequently when grain production extended westward into the other provinces, the name "Manitoba" had gained such acceptance in the British market that it continued in use as the identification of high quality red spring wheat from Western Canada. These wheats are referred to in market places all over the world as "Manitobas."

Feed Grain Demand

The following estimates have been made about Canadian feed grain requirements in the near future:

1965	approx. 650 million bu.
1970	approx. 775 million bu.
1975	approx. 900 million bu.
1980	more than one billion bu.

In other words, we can expect a near-doubling of feed grain consumption between now and 1980.



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(Please say you saw it in The Organized Farmer)

Profiting, Exploiting Are Words Unknown In Our Insurance Scheme

Members Get All Benefits Why Not . . . YOU?

By Ed Nelson, FUA president

For many years the FUA spent a good deal of time trying to convince the provincial government that they should provide auto insurance with the issuance of auto licenses. Our government never did see the "light" and six years ago we decided to set up an auto insurance pool. What this really amounted to was a "pooling of insurance premiums," sharing the administration costs and the loss claims. Then we shared, equally, any surplus left over.

The principle we were advocating was a very simple one. It was that, morally, no person should be allowed to drive a motor vehicle without having the money or the where-with-all to take care of any damage he might be responsible for, while operating that vehicle. Assuming that an insurance policy was the only way the majority of people could have this assurance, it was most important that such insurance be "at cost" and that no one should be in a position to "profiteer" or "exploit."

With these principles in mind, we entered into an agreement with Co-op Fire and Casualty Company to administer an insurance pool for the FUA members. All that an FUA member has to do is to take out an insurance policy with Co-op Fire and Casualty and **list himself as a member of the FUA.** His premium is then set aside in a separate fund, but the actual administration of that insurance, such as collecting premiums, adjusting claims, paying claims, maintain office, etc., is carried out by Co-op Fire and Casualty along with its other business. They have agreed to do this job at cost and and in any event it is not to exceed 30 per cent. The balance is used to pay damage claims. Anything left over is used to provide a reserve account and partly as a dividend to reduce the cost of renewals.

Really "At Cost

For the three years the FUA pool has been in operation, members have received in dividends 4, 7, and 5 per cent respectively or a total of $59,913.56. An equal amount has been set aside to reserves. When this reserve reaches 50% or more of the earned premiums, a larger percentage will be available for dividends.

What we have provided for our members is "insurance at cost." No profit accrues to anyone, no one is exploited. Further than that, it is true "cost and loss" experience of Alberta farmers who are FUA members and members of the pool.

It is not the true experience of all the FUA members because only about half the members are in the pool. Whether it would go up or down if all the members were in is hard to say but it is certainly safe to say **that the** broader the base the more secure your position. Why not call a special meeting of your local some time just to discuss these matters with your local Co-op Insurance agent?

Refusals

Before I leave this portion of the report I must explain another point that bothers many people. Administration of Co-op Insurance is determined by the Board and Management of Co-op Insurance. The FUA can only make recommendations and suggestions. Sometimes an FUA member is refused insurance protection. These are people who, for some reason, have become recognized as high risk, either by a record of many accidents or for some other reason that experience has shown may add to the cost of insurance. Since the FUA is interested in maintaining the cost factor as near to normal experience as possible, we must agree with this policy. However, if any member feels that he or she has been unfairly treated in this matter, they should feel free to contact our office and, if we feel a review is warranted, we will not hesitate to request it.

Cheap Life Insurance

At the request of the delegates we made available to our members Life Insurance and Liability Insurance on a somewhat similar basis. The life insurance provides exceptional protection for young farmers at such a low price that they can ill afford to do without it. We now have over 470 policies in force and more are joining. However this is not an impressive figure when you consider 26,000 families are members of the FUA. There are no sales costs involved in this insurance.

General Insurance

Because insufficient applications were received for the Liability Insurance we were forced to drop it and Co-op Insurance has now incorporated it into the general insurance program. This is now administered on a pool basis just as the car insurance. 1962 is the first pool experience and it was good enough to declare a dividend which has now been awarded (see Co-op Insurance advertisement on page 5). The amount available for

(Continued on Page 7)

Insurance Needed? . . . Here Are Your Agents

A

ACADIA VALLEY–Wm. T. Jepps
ACME — Wm. H. Bouer
AIRDRIE — W. H. Stapley
ALIX — H. C. Kobi
ALLIANCE — Thos. Vaughan
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ARROWWOOD — H. Walsh
ATHABASCA — J. S. Todd

B

BARONS — A. H. Sloan
BARRHEAD — S. Barton
BASHAW — B. L. Spelrem
BASSANO — S. G. Craig
BAWLF — S. M. Grasdal
BEAVERLODGE - R. S. Michener
BEISEKER — N. L. Hendricks
BENTLEY — J. F. Somshor
BERWYN — P. J. Cottrell
BIG VALLEY — J. H. Darch
BINDLOSS — A. G. Bendall
BLACKFOOT — Joe Rookes
BLUFFTON — C. Plank
BONNYVILLE — M. Choqet
BOWEN — Grant Field
BOW ISLAND — C. S. Gatz
BOYLE — Walter Bayda
BRETON — Hans Hanson
BROCKET — F. R. Fraser
BROOKS — J. P. Ellis & V. Rose
BROWNVALE — A. A. Fordyce
BRUCE — H. Hissett
BUFFALO — A. McMorran
BUSBY — Busby Co-op
BYEMOOR — G. I. Jameson

C

CALAHOO — J. J. McDonald
CALGARY — Al Gorrell, Walter Klassen, Mike Leibel, Fred Mayer, Wally Ogilvie, R. Steiger, R. Stickey, Dave Thorne, and John Yost
CAMROSE — J. G. Mason
CARBON — E. Fister
CARDSTON — Paul Worth
CARMANGAY—Herbert Blimkie
CESSFORD — J. F. Cook
CHAMPION — T. V. Knight
CHAUVIN — A. Gregory
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FRIEDENSTAL — Friedenstal Co-op

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J

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KILLAM — L. O. Sand
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L

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OKOTOKS — A. Murray
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OYEN — J. Schroeder

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F.U.A.



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FOR YOUR AUTO - FARM - LIFE - INSURANCE SEE YOUR CO-OP INSURANCE REPRESENTATIVE THERE IS A DIFFERENCE WHEN YOU INSURE THE CO-OP WAY!

A Fact Nobody Should Be Happy About

OUR RAILWAYS ARE ALWAYS NEWS

Farmers Can Be Hit Hard By Line Abandonment

Canada's railways are always news. Back in the 1890's and early 1900's, when the great transcontinental lines were being built, railways were the most important news in the new Dominion. Without them there would never have been a Canada as we now know it.

During the 20's, 30's, and early 40's, the rail companies did not cause too much excitement, but after the war, in the late 1940's, they were always in the news, asking for increased freight rates because, they said, costs were going up, and revenue had to go up in proportion.

We Have Been Looking Long Enough

Canadian railways cannot increase their freight or passenger charges whenever it suits them. They must go to the Board of Railway Commissioners, a body appointed by the government, and show the board that they need to raise their rates. If they can do this , then they are allowed to put increases into effect.

As a result of these repeated requests for increased freight rates in the 40's and 50's Canadians began to take a long look at their railways. A few years ago, the McPherson Commission was appointed to survey the whole transportation business in Canada. Out of this came a lengthy report which it is hoped will give some guidance as to how the railway business in Canada may be changed and adjusted to meet changing conditions.

One of the biggest problems is the abandonment of some rail lines which are not paying their way. Times have changed since these lines were built. Most of them, 30 or 40 years ago, carried passenger trains, and mail, as well as hauling in all the coal, groceries, machinery, building supplies and other goods needed by the people in the prairie communities. On the way out they hauled mostly grain and livestock. Today the passenger trains are almost gone. The mail and supplies nearly all come in by truck, and the livestock go out by truck. All the railways have left is grain. The result is that many local lines do not pay their way.

Lot Of Planning To Be Done

The western farmers, through their organizations, have strongly opposed the piece-meal abandonment of rail lines. The whole operation, they say, must be planned. For example, the C.N.R. has stated that they eventually plan on closing over 1,000 miles of line. The C.P.R. has made no statement, but undoubtedly would abandon many hundreds of miles if they had their way. However, the railways are not free to abandon lines as they please, any more than they can raise rates as they please. They must get permission from the Board of Railway Commissioners before they can close a line. It is quite evident therefore that a lot of planning must be done, and soon, to revamp Canada's railways.

Recently, Premier Lloyd of Saskatchewan, spoke of this problem to leaders of the federal government in Ottawa. He pointed out that part of the problem is that we have two rail systems. He gave examples of grain in western Saskatchewan, which was to be shipped to Vancouver, but in order to get from the local point to the main line, it had to be hauled as much as several hundred miles east, and then be hauled back west again. This, he said, was poor business, especially when the other company may have a line near by which could take the grain west right from the start. It is for this reason, said Premier Lloyd, that farmers support an over-all plan of railway abandonment. We might also add that this is one of the reasons why the FUA support the idea of amalgamating the C.N.R. and C.P.R.

Costly, Senseless Duplication

There is a lot of costly and senseless duplication in Canada's rail system. For example, Drumheller is on the C.N.R. 150 miles south of Edmonton. The C.N.R. goes into Calgary, but does not go on west from here. A car of grain, or anything else, loaded on C.N. lines in or around Drumheller, and headed for Vancouver, should logically go west through Calgary and on to Vancouver. On C.P. lines it does go this way. But it goes north, on C.N. lines, to Edmonton, then through the Yellowhead Pass, and down to Vancouver, because this is the only C.N. route to the coast. From Drumheller to Vancouver via C.P. through Calgary is 744 miles. From Drumheller to Vancouver, via Edmonton on C.N. lines, is 965 miles, almost ¼ farther. Does it make sense to haul millions of tons of freight ¼ farther, just to keep it on one particular rail line? Of course not. It is economic nonsense, and it is costing the people of Canada millions of dollars every year in high freight rates, and in rail subsidies, just so that two rail lines can try to make a profit. The only way to get to the heart of the matter is to plan our rail system, under one management, so that proper and efficient rail transportation can be set up.

There are rumors afloat that an attempt may be made to sell the C.P.R. services to the C.N.R. so that Canada will have only one major railway. We are for it. It is the first sensible proposal we have heard about the railways in a long time.

—W. J. Harper

U.S. Needs More Beef

In the past three years U.S. numbers of beef cattle have increased 4% a year. It is estimated, however, that they will have to increase with 5% a year to keep up with demand. This indicates prospects of a strong U.S. beef market for some years, but it does not mean that U.S. prices will necessarily rise substantially over the next few years.

Oats Exports Down

In previous years a fairly large quantity of oats was exported—primarily to the United States. Last crop year, oats exports were only 3.1 million bushels compared to over 70 million back in 1953-54.

FWUA Conference at Brooks Had Real Feminine Touch

District 13 has held an FWUA conference at Brooks, which was attended by 40 ladies, representing six sub-districts.

A demonstration on the "Making of a Rose Corsage," by Mrs. G. Swenson, was followed by Norma Jean Gray, district home economist, who spoke on "Figure Types and Combating Figure Faults." She highlighted her address by modelling a one-dress wardrobe which she planned to take on a trip to Europe this summer.

The afternoon session began with each local secretary reporting on local activities. Mrs. Albert Johnson of Brooks, outlined the growth of the FWUA since 1918, and remembered a visit from Mrs. Gunn, UFWA president, to the Scandia local in 1927. She introduced Mrs. A. Lewendon, the oldest member present, having joined the FWUA at Arrowwood in 1919, and presented her with a rose

Mrs. Olive Anderson had joined in 1926, and Margaret Pickering reminisced from her earliest memories of being associated with the FWUA. Our director Mrs. Duby was president of the first Rainier local for four years and remembered a UFWA convention in Calgary when Senator Donald Cameron, then the president of the Junior UFA, made his first public address before a group of women.

Mrs. Florence Sissons, 1st vice-president, gave highlights of the A.C.W.W. conference held in Australia last year. She stressed that underdeveloped countries do not want our surpluses and hand-out, but prefer assistance to promote educational facilities and opportunities, so that they might earn their own livelihood in dignity. She concluded with the objectives and future of our farm women's organization.

Mrs. Dorothy Orr, R.N., spoke on first aid and home nursing. A lively question periol followed with the ladies receiving an abundance of helpful information.

Frances Holmes, local hairstylist, outlined "hair rinses and tints," and the proper use of same. She demonstrated several hair styles from one setting, and the proper brushing of one's hair.

The conference adjourned at 4:30 p.m., followed by an enjoyable tea, courtesy of the Brooks and One Tree locals.

Mrs. Phil Duby, FWUA district director, chaired the day's program. Mrs. A. H. Anderson of Medicine Medicine Hat was elected secretary.

SUCCESSFUL CONFERENCES

(Continued from Page 2)

half the adult population five hundred million is illiterate. A world campaign for universal literacy—to be accomplished in years, not in generations—is being planned. It will aim to teach all adults from 15 to 50 to read and write.

Thirty Years History

Mrs. Hanson of Sunnynook told the Earletown conference about the 30 years of conferences in her sub-district, some of their most outstanding accomplishments and the various methods they use to keep locals interested and active.

Mrs. Westerlund of Esther outlined for the women at the Big Stone conference the Rural Leadership Conference which is held at Banff each year stressing its value to the individual and to the community he or she will serve. She considered that we should send more people to this conference.

Mrs. MacAulay and Mrs. Fawcett conducted a quizz on the legal rights of women at the Esther conference. Mrs. Fawcett then discussed these rights with a keenly appreciative audience.

Organizing S.D. 2

The women of the Castor conference regretted that illness prevented the attendance of Mrs. Adie, the FWUA sub-director. Mrs. Chambers of Morrin, the alternate sub-director, described the method used in organizing sub-district 2 during this past winter. Mrs. C. Johnston of Morrin showed her slides and told of her trip to Ottawa. This trip was awarded to two persons from each FUA district in the province for their achievement in the membership canvass.

Activities

At each conference the locals reported their activities of the past year. Musical and other entertainment items added to the interest of the programs, and plans were made for next year's conferences. The women of the Castor conference made plans to join district 8 when the boundary changes take effect. Though we will miss them in District 11 we wish them continued success.

The Teen Camp at Gold Eye Lake FUA Junior Camp held in July was discussed at all conferences. Sixty young people from southern Alberta attended, 15 of them from District 11. Finances for this project were raised by a raffle of a pair of goose feather pillows at Earletown, the Chinese auction of a fruit cake and a bake sale at Big Stone and the Chinese raffle of an apron at Esther.

More Grassland

U.S. agriculture secretary Freeman has called for a big increase in the conversion of cropland to grazing uses. Another 100 million acres of grazing land will be needed by 1970, he said, to meet the increasing demand for beef cattle. He estimated beef cattle numbers in the U.S. would need to expand by a third by 1970 to meet the beef requirements of the growing U.S. population. A conversion of 100 million acres of cropland by 25% but would increase grazing land by only 11%.

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SPRAYING NOT NECESSARY—McINTYRE'S Currying Cattle Oilers kill lice, grubs, save fences. A good oiler is worth $500 a year, costs only $47.50. McIntyre's, Swift Current, Sask. C-1

Your FWUA President's Report

The Old Dress Needs More Than A Few Patches

There Is No Reason To Resist Changes

Mrs. C. R. Braithwate, FWUA president

In many papers, over the radio, on television and in meetings, many things are being said about farmers, farm organizations, efficiency in farming, and so on. A good amount of advice has been given, some sensible, some otherwise, and it's all free.

In every case no one really comes right down to the root of the trouble, but tries to maintain the status quo with only a few minor changes.

First of all people resist change like a cat resists water. Only a very small percentage of the people will take new ideas and develop them, with the result that it takes a number of years for a resolution to be adopted and ultimately become useful.

The average person measures success in bigness, and almost everyone believes that hard work over 25 or 40 years will make him a millionnaire so that he can retire and live happily ever after.

Only now has the Farmers' Union in Alberta taken progressive steps, as far as its membership is concerned, in setting up a proper channel of communication from member to head office, namely county boards or sub-district boards. This is very good, but don't be misled—we need more than the Union to do this. Individuals, from directors to members must be prepared to take on this responsibility.

Farming Is A Trade

The next big step, and this is a must, farming must be declared a trade. In Great Britain it has been declared as such. When this is done, then the farm organization is in a position to be effective.

The next thing is to see that each province has a farm organization. This will call then for a National Farm Organization. In this National Organization, each group, whether it is beef, sheep, potatoes, flax, wheat, etc., will sit down together and discuss how the things they are asking for will affect a fellow producer. Everytime one segment of agriculture receives some benefit, some other segment suffers. We must consider the broad picture—not individual sections of agriculture. If this was done before any brief was presented to governments we could achieve for agriculture something we have never been able to do, and I doubt we can do with our present farm organizations.

Clearly Drawn Lines Needed

The co-operatives have played a helpful and worthwhile role in our society. And make no mistake we need these co-operatives as we need air and food. But they too, need to be looked at and lines have to be clearly drawn. My own opinion is that they should not be in the policy making field for agriculture. One statement remains very clearly with me from a trip to Ottawa when a cabinet minister said privately to a small group that governments did not pay too much attention to groups who were so mixed up as farmers' organizations. He contended that co-operatives were business firms set up by farmers to do their business and as such should not be in the policy making field for agriculture. Think this one over.

The Matter Of Controls

The third big step is controls. The greater the population becomes, the greater need for controls so that everyone has a fair chance. It would not matter one iota if we received only 50c a bushel for wheat if the price of everything else was in proportion. Here is where the governments must take some responsibility. Control of interest rates and profits are necessary for goods to be in line with the consumer ability to pay.

These are the three things farmers need to do now. We have an overlapping of farm organizations and only good clear thinking can sort them out and make them effective.

Japan Needs More Feed Barley

With the higher standard of living now being attained in Japan, with a resulting increase in the consumption of meat products, a demand for barley for livestock feeding purposes is rapidly developing in that country and in time may provide a useful outlet for surplus production of the commodity in Western Canada.

Record Production

U.S. beef production set in the first week of June a new record of 272 million pounds. That is 11 million pounds more than the previous record of three weeks earlier.

HAVE SUNNY SMILE!

In 1962 Canadians spent $610 million on travel in other countries compared to $560 million spent by visitors to Canada. In Alberta we should, apparently, be smiling more than we do now when we see tourists.

NOTHING GOOD COMES FROM WORSHIPPING FARM INSTITUTIONS

(Continued from Page 1)

the course which will best serve its members.

The following questions could form a basis for discussion:

1. What is the reason in your area that many farmers refuse to join and support co-ops?
2. Does part of the fault lie with the co-ops? In what way?
3. Should your farm co-ops change? In what way?
4. Do we need more co-ops? If so—to do what?

INSURANCE SCHEME . . .

(Continued from Page 4)

dividends is $4,677.58 and has been set at 4% and will apply when the policy is renewed. So that there will be as little misunderstanding as possible, let me use an example:

If you had a three year co-op farm insurance policy in force January 1, 1962, it will have earned ⅓ of the premium by the end of the year. If the premium paid was $90.00, the earned premium at the end of the year will be $30.00. Four per cent dividends will be allocated to that year's earning. In 1963 the same process will apply and at the end of the three year period an average will be applied to the total premium paid. Suppose the dividend happens to be 4% in each of the three years then the average will be 4% of $90.00 or $3.60. This amount will be credited to the renewal premium at that time. If your policy is a yearly one, the dividends will be allocated according to each year's experience.

Available to Members

All of the insurance I have described is available to members as a service. Since the cost is pooled among the members it should be realized that one must be a member of the FUA to get any of these benefits or savings.

May I remind you again—Why not set aside an evening and invite your local Co-op Insurance agent to go over the whole insurance program with you? Every member is again reminded that he or she must first make sure they are a member of the FUA, and secondly make sure this fact is noted on the application for insurance as well as on any renewals. If this is not done you will not get any benefits from the pool.



A FAR CRY FROM HORSE AND BUGGY DAYS

And those "good old days"—when a farmer put up with bad roads, few schools, doctors and hospitals far away and if he GOT a crop had to sell it on the speculative market. Many things have changed for the better since those days—and one of the reasons for this change has been farm organizations. The U.F.A. CO-OP has always added its voice to the Farmers' Union and other Federation of Agriculture members to make the farmer's voice heard in legislative matters . . . and U.F.A. CO-OP does more! It secures for its farmer members their supplies at the lowest possible cost. By banding together to buy in quantity they can sell to themselves at lower cost. Any profits are returned to their members and last year a million dollars in cash was paid to member patrons. You too, can get in on the savings by joining your CO-OP. Remember, the U.F.A.—Alberta farmers working for Alberta farmers.

UFA CO-OP

UNITED FARMERS OF ALBERTA CO-OP

"Owned by farmers—controlled by farmers—and operated SOLELY for the benefit of farmers."

Western Co-op College Important Instrument For Co-op Movement

By Mrs. Edna Walker, FWUA director, District 2

In Western Canada, as in Europe, the co-operative movement was largely promoted by people generally untrained and unexperienced in business methods. Therefore, education and training was a necessity. Some of the earlier organized approaches to education and training led rather directly to the organization of Western Co-op College.

These approaches were:

1. The Federation of Southern Manitoba Co-operatives appointed a full-time education director in 1938.

2. Education programs conducted by fieldstaffs of Wheat Pools, Credit Unions and Wholesales in the three prairie provinces. While these did not include many formal classes, they had the effect of building recognition for the need of more organized class-type of training and education.

3. Annual directors conferences and annual one-week training classes conducted by the Manitoba Co-operative Wholesale for employees of retail co-ops.

4. Series of one-week classes in accounting, bookkeeping and merchandising conducted by Saskatchewan Federated Co-operatives Ltd., starting in 1946, with the first full-time training director in 1951.

5. Annual directors' conferences conducted jointly by the Co-operative Union of Saskatchewan and the Department of Co-operation of the Saskatchewan Government.

Forerunner

The forerunner of Western Co-op College was the International Institute formed in 1951 as a result of numerous discussions held by the Federation of Southern Manitoba Co-ops and of the Manitoba Co-operative Wholesale Limited, on the need for a more organized program of education for membership and training for employees of co-operatives.

In January 1955, with the amalgamation of the Co-operative Wholesales of Manitoba and Saskatchewan, which provided a broader base for an organized education and training program, the Board of the International Co-operative Institute requested the Co-operative Union of Saskatchewan to 'spearhead' this Co-op College project.

Director Hired

In August of the same year, a joint meeting of the boards of I.C.L. and C.U. of Sask., attended by 12 other representatives of the Saskatchewan Government Departments of Co-operation and Education and the University of Saskatchewan, the Co-operative Union of Saskatchewan agreed to accept the responsibility. The new name to come out of this meeting was 'Co-operative Institute" and for the first time a director was hired to take over and expand the training program formerly conducted by the two wholesales. These classes, under Director H. Chapman, began in October 1955.

Fast Growth

By 1957, the program had advanced enough to add another instructor to the staff and to rent larger classrooms. A second instructor was added in 1959 and still larger premises rented.

It was in 1959 that the expanding program emphasized the need for permanent facilities, designed for a continuing program of adult education. To this end the anuual meeting of the Co-operative Institute on October 2, 1959, decided to change the name to Western Co-operative College and to organize a fund raising campaign for the purpose of constructing a residential education centre.

New Facilities

These new facilities, built at a cost of $400,000, were officially opened on October 3, 1962.

Membership in Western College is open to all associations which, in the opinion of the board of trustees, are bona fide co-operatives. Actual membership, as at February 1963, consists of 22 Central Co-operatives and two Retail Co-operatives in Western Canada.

The general objective of W.C.C. is: "To provide education and training in co-operative principles and methods and their application to economic and social needs."

Room For More

At present, the two residences at the College accommodate 40 students. With the addition of further residence accommodation, the college will have space available for 60 to 70 students in the classrooms and dining areas now provided.

This spring, the College conducted a ten-week course for 27 students from 21 countries of the world. These men are spending six months in Canada studying the co-operative movement. While at the College they are also studying Adult Learning Principles and the teaching methods being used at the College.

For the third year, a Co-operative Information Course is being offered for school teachers in the three prairie provinces and during the past two years, has been attended by teachers from Alberta.

Information on W.C.C. was very kindly given by the first director of the original Co-operative Institute, Mr. Harold E. Chapman. Mr. Chapman is now Principal of Western Co-operative College.

It becomes more and more important to have your Income Tax filed the way it should be done.

(Do you know that the Alberta Medical Plan speaks of "Alberta residents whose taxable income is below $500 according to federal government regulations?")

For members living near Edmonton our income tax department at Central Office can be a real help.

Those living farther away can profit from our Income Tax Field Service.

Bring this matter up at your local meeting. Form a group and notify Central Office how many members want assistance in filing their tax returns.

▪ ▪ ▪ ▪

IT CAN SAVE YOU MONEY.

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